What is claimed is:

1   1.   A global vendor financing server that automatically processes a credit

2   application, comprising:

3   a network interface module capable of securely communicating with a vendor

4   computer over a computer network including receiving a credit request for vendor

5   financing and transmitting a credit level for the credit request;

6   a credit bureau interface module capable of communicating with first and second

7   credit bureaus, where the communicating comprises receiving credit information from at

8   least one of the first and second a credit bureaus, and where the first and second a credit

9   bureaus provide credit information for different countries;

10   a scoring module capable of determining a credit level as a function of the credit

11 request and the credit information; and

12   a pricing module capable of generating a price for the credit request.

1   2.   The global vendor financing server of claim 1, wherein the computer

2   network comprises an Internet.

1   3.   The global vendor financing server of claim 2, further comprising a forms

2   module capable of generating a different application form for different credit requests.

1   4.   The global vendor financing server of claim 3, wherein the forms module

2   is capable of generating an application form in a plurality of languages, the language of

3   the generated form being based on a vendor identification received from the vendor

4   computer.

1   5.   The global vendor financing server of claim 4, wherein the forms module

2   is capable of generating an application form in a plurality of currencies, the currency

3   based on a vendor identification received from the vendor computer.

1   6.   The global vendor financing server of claim 5, wherein the forms module

2   is capable of generating an application form for a branded vendor Internet site.

1   7.   The global vendor financing server of claim 5, wherein the credit bureau

2   module is capable of communicating with the first credit bureau via the Internet and the

3   second credit bureau via a direct connection.

1   8.   The global vendor financing server of claim 5, wherein the credit bureau

2   module is capable of communicating with both the first and second credit bureaus about

3   the same credit request.

1   9.   The global vendor financing server of claim 5, wherein the scoring

2   module uses configurable score cards to determine the credit level.

1   10.   The global vendor financing server of claim 9, wherein the scoring

2   module comprises different scoring mechanisms for different countries based on a

3   country code received from the vendor computer.

1   11.   The global vendor financing server of claim 9, wherein the pricing module

2   generates the price using configurable rate cards.

1   12.   The global vendor financing server of claim 11, wherein the pricing

2   module generates a plurality of prices for the credit request, where each price is generated

3   with a different financing term.

1   13.   The global vendor financing server of claim 11, wherein the pricing

2   module generates a price as a function of a country code indicating a country where a

3   financed product resides.

1   14.   The global vendor financing server of claim 11, wherein the pricing

2   module generates a price a function of a country code indicating a country where the

3   vendor computer is located.

1   15.   The global vendor financing server of claim 11, further comprising:

2   a workflow management module capable of routing a credit request for manual

3   processing.

1   16.   The global vendor financing server of claim 1, further comprising:

2   a push services module capable of generating a list of additional products when

3   the credit level exceeds the credit request.

1   17.   The global vendor financing server of claim 16, wherein the list of

2   additional products comprises only products available for less then a difference between

3   the credit level and the credit request.

1   18.   The global vendor financing server of claim 1, further comprising:

2   a documentation module capable of generating electronic financing documents.

1   19.   The global vendor financing server of claim 18, wherein the

2   documentation module is capable of receiving electronic signatures.

1   20.   The global vendor financing server of claim 19, wherein the

2   documentation module automatically generates a UCC document for each credit request

3   for credit in the United States.

1   21.   The global vendor financing server of claim 1, further comprising an

2   interactive quote module capable of providing a price quote before the credit request is

3   received.

1   22.   The global vendor financing server of claim 1, where the credit request

2   comprises a request for financing for multiple products.

1   23.   The global vendor financing server of claim 22, wherein the multiple

2   products comprise products purchased in different currencies.

1   24. The global vendor financing server of claim 23, wherein the multiple

2   products comprise products located in the countries.

1   25.   A method of automatically processing a vendor financing application in a

2   global vendor finance computer, comprises:

3   receiving a vendor financing application via a computer network from a vendor

4   computer, where the vendor financing application indicates at least an asset to be

5   financed, an entity desiring the asset and a vendor offering the product;

6   transmitting a first credit requests to a first credit agency, where the first credit

7   request indicates at least the entity and the first credit agency is selected from a plurality

8   of credit agencies that provide credit information for different countries;

9   receiving a first credit response from the first credit agency indicating credit

10   information of the entity;

11   generating a first credit level as a function of the first credit response and the

12   vendor financing application; and

13   generating a price as a function of the first credit level and the vendor financing

14   application.

1   26.   The method of claim 25, further comprising transmitting an empty vendor

2   financing application to the vendor computer.

1   27.   The method of claim 26, wherein the receiving comprises receiving a

2   completed vendor financing application from a private label vendor computer.

1   28.   The method of claim 26, wherein the transmitting an empty vendor

2   financing application comprises generating the empty vendor financing application in one

3   of a plurality of languages based on a language identification received from the vendor

4   computer.

1   29.   The method of claim 28, wherein the language identification is specific to

2   the entity.

1   30.   The method of claim 25, wherein the generating the price comprises

2   generating the price in one of a plurality of currencies based on a currency code received

3   from the vendor computer.

1   31.   The method of claim 25, wherein the receiving a first credit response

2   comprises receiving the first credit response via an Internet connection.

1   32.   The method of claim 25, further comprising:

2   transmitting a second credit request to a second credit agency, where the credit

3   request indicates at least the entity, where the first and second credit agency provide

4   credit information for different countries;

5   receiving a second credit response from the second credit agency indicating credit

6   information of the entity;

7   generating a second credit level based in part on the second credit response and

8   the vendor financing application; and

9   generating a price as a function of the first and second credit levels and the vendor

10   financing application.

1   33.   The method of claim 25, wherein generating the first credit level

2   comprises using configurable score cards to determine the first credit level.

1   34.   The method of claim 33, wherein the generating comprises using a

2   country specific score card to determine the first credit level, where the country specific

3   score card is selected based on a country code received from the vendor computer.

1   35.   The method of claim 25, wherein the generating a price comprises

2   generating the price using configurable rate cards.

1   36.   The method of claim 35, wherein the generating the price comprises

2   generating the price based in part on a country code indicating a country of the asset.

1   37.   The method of claim 35, wherein the generating a price comprises

2   generating a plurality of prices for the credit request, where each price is generated with a

3   different financing term.

1   38.   The method of claim 35, wherein the generating a price comprises

2   generating a price as a function of a country code indicating a country where the vendor

3   computer is located.

1   39.   The method of claim 35, wherein the generating a price comprises

2   generating a price as a function of real-time financial market conditions.

1   40.   The method of claim 25, further comprising:

2   routing the credit request for manual processing if the credit request exceeds a

3   threshold.

1   41.   The method of claim 25, further comprising:

2   transmitting an offer for an additional service if the credit level exceeds the credit

3   request.

1   42.   The method of claim 25, wherein the transmitting an offer for additional

2   services that cost less then a difference between the credit level and the credit request.

1   43.   The method of claim 25, further comprising:

2   generating a closing document that includes the price.

1   44.   The method of claim 43, wherein the documentation module automatically

2   generates a UCC document.

1   45.   The method of claim 44, further comprising:

2   receiving electronic signatures indicating acceptance of the price.

1   46.   The method of claim 25, further comprising:

2   providing a price quote before the credit request is received

1   47.   The method of claim 25, where the credit request comprises a request for

2   financing multiple products.

1   48.   The method of claim 47, where the multiple products comprise products

2   purchased in different currencies.

1   49.   The method of claim 25, further comprising identifying the credit request

2   for securitization.

1   50.   The method of claim 25, where the credit request the receiving the vendor

2   financing application comprises being in communication with the vendor server with a

3   secure communication method.

1   51.   A global vendor financing server that automatically processes a credit

2   application, comprising:

3   an interface means for communicating with first and second credit bureaus, where

4   the communicating comprises receiving credit information from at least one of the first

5   and second a credit bureaus, and where the first and second a credit bureaus provide

6   credit information for different countries.

1   52.   A method of marketing financial services in a vendor financing computer

2   system, comprising:

3   determining a difference between a credit limit and a requested credit level of a

4   vendor financing customer;

5   providing an offer for a financial service to the customer via the computer system

6   if the credit limit exceeds the requested credit level, where the financial service costs less

7   than the difference.

1   53.   The method of claim 52, wherein the providing comprises providing an

2   offer for a plurality of financial service that are each available for less than the difference.